

AMENDMENTS TO THE CLAIMS:

This listing of claims replaces all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:


Claim 1 (currently amended): A credit card system, comprising:
means for maintaining a pool of credit card numbers which share identical formatting;
means for assigning at least one credit card number from said pool of credit card numbers to be a master credit card number;
means for assigning at least one credit card number from said pool of credit card numbers to be a limited-use credit card number; ~~which is deactivated upon~~
means for associating said at least one limited-use credit card number with limited-use conditions, said conditions including permitting multiple uses and a use-triggered condition subsequent, the occurrence of which causes deactivation of said limited-use credit card number; and
means for associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number.

Claim 2 (currently amended): The credit card system of claim 1, further comprising:
means for receiving notification that said limited-use credit card number has been used in a credit card transaction;
means for determining whether a ~~limited-use event~~ use-triggered condition has occurred based on said notification, and if so, generating a deactivation command; and
means for deactivating said limited-use credit card if said ~~limited-use event~~ use-triggered condition has occurred.

Claim 3 (currently amended): The credit card system of claim 2, wherein said ~~limited-use event~~ use-triggered condition is satisfied when said limited-use credit card is used ~~only once~~ a predetermined number of times.

Claim 4 (currently amended): The credit card system of claim 2, wherein said ~~limited-use event~~ use-triggered condition is satisfied when said limited-use credit card is used to accrue charges which are greater than a prescribed monetary amount.

Claim 5 (currently amended): The credit card system of claim 2, further comprising:

 means for assigning another limited-use credit card number in response to said deactivation command, and ~~associated~~ associating said other limited-use credit card number with said master credit card number.

Claim 6 (original): The credit card system of claim 5, wherein said system maintains a queue of available limited-use credit card numbers, and said means for assigning said other limited-use credit card number selects said other limited-use credit card number from said queue.

Claim 7 (original): The credit card system of claim 1, further comprising means for receiving a request for another limited-use credit card number from a user, and in response thereto, assigning another limited-use credit card number.

Claim 8 (original): The credit card system of claim 7, wherein said system maintains a queue of available limited-use credit card numbers, and said other limited-use credit card number is selected from said queue.

Claim 9 (original): The credit card system of claim 1, wherein said system includes transmission means for downloading said limited-use credit card number to a user.

Claim 10 (original): The credit card system of claim 9, wherein said limited-use credit card number is encrypted prior to downloading.

Claim 11 (original): The credit card system of claim 1, wherein said system includes dispensing means for dispensing a credit card containing said limited-use credit card number to a user.

Claim 12 (original): The credit card system of claim 11, wherein said dispensing means comprises an automated teller machine.

Claim 13 (original): The credit card system of claim 11, wherein said dispensing means comprises a printing means for printing out an indication of said limited-use credit card number for delivery to said user.

Claim 14 (currently amended): A ~~computer-usable~~ computer-readable medium having embodied thereon a computer program executable on a computer for implementing for a credit card system comprising:

~~means for~~ maintaining a pool of credit card numbers which share identical formatting;

~~means for~~ assigning at least one credit card number from said pool of credit card numbers to be a master credit card number;

~~means for~~ assigning at least one credit card number from said pool of credit card numbers to be a limited-use credit card number ~~which is deactivated upon~~

~~means for~~ associating said at least one limited-use credit card number with limited-use conditions, said conditions including permitting multiple uses and a use-triggered

condition ~~subsequent~~, the occurrence of which causes deactivation of said limited-use credit card number; and

~~means for~~ associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number.

Claim 15 (currently amended): A computer program resident in physical Physical signals transmitted over a transmission medium, said ~~signals representing a~~ computer program executable on a computer for use in a credit card computer system, comprising:

~~means for~~ maintaining a pool of credit card numbers which share identical formatting;

~~means for~~ assigning at least one credit card number from said pool of credit card numbers to be a master credit card number;

~~means for~~ assigning at least one credit card number from said pool of credit card numbers to be a limited-use credit card number ~~which is deactivated upon~~

~~means for~~ associating said at least one limited-use credit card number with limited-use conditions, said conditions including permitting multiple uses and a use-triggered condition subsequent, the occurrence of which causes deactivation of said limited-use credit card number; and

~~means for~~ associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number.

Claim 16 ~~(canceled)~~

Claim 17 (currently amended): A credit card system for performing a credit card transaction based on one of a master credit card number or a limited-use credit card number, wherein said limited-use credit card number is randomly chosen with respect to

said master credit card number, but said limited-use credit card number includes identical formatting to said master credit card number and is associated with said master credit card number, said system comprising:

transaction means for entering a transaction on the basis of said master credit card number or said limited-use credit card number to generate a transaction message;

processing means for receiving said transaction message and processing said transaction, including:

means for authorizing or denying said transaction;

means for determining whether to deactivate the limited-use credit card number when said limited-use credit card number was used to perform the transaction, and for generating a deactivation command in response thereto, wherein said means for determining whether to deactivate the limited-use credit card number determines whether a ~~limited-use event pertaining to the use of the limited-use credit card number~~ use-triggered condition associated with permitted use of said limited-use credit card number has occurred, and if so, generates said deactivation command when said limited-use event has occurred, and if not, does not generate said deactivation command; and

means for deactivating the limited-use credit card number based on the deactivation command.

Claim 18 (currently amended): The credit card system of claim 17, wherein said ~~limited-use event~~ use-triggered condition is satisfied when said limited-use credit card is used only once.

Claim 19 (currently amended): The credit card system of claim 17, wherein said ~~limited-use event~~ use-triggered condition is satisfied when said limited-use credit card is used to accrue charges which are greater than a prescribed monetary amount.

Claim 20 (currently amended): A method for performing a credit card transaction based on one of a master credit card number or a limited-use credit card number, wherein

said limited-use credit card number having no mathematical relationship with respect to with said master credit card number, but said limited use credit card number includes identical formatting to said master credit card number and is associated with said master credit card number, said ~~system~~ method comprising:

entering a transaction on the basis of said master credit card number or said limited-use credit card number to generate a transaction message;

receiving said transaction message and processing said transaction, including:

authorizing or denying said transaction;

determining whether to deactivate the limited-use credit card number when said limited-use credit card number was used to perform the transaction, and generating a deactivation command in response thereto, wherein said determining step determines whether a ~~limited-use event pertaining to the use of the limited-use credit card number~~ use-triggered condition associated with permitted use of said limited-use credit card number has occurred, and if so, generates said deactivation command ~~when said limited-use event has occurred, and if not, does not generate said deactivation command;~~ and

deactivating the limited-use credit card number based on the deactivation command.

Claim 21 (currently amended): A credit card system, comprising:

a database of credit card numbers which share identical formatting;

a master credit card number selector that can select at least one credit card number from said database to be a master credit card number;

a limited-use credit card number selector that can select a least one credit card number from said database to be a limited-use credit card number that is deactivated upon a use-triggered condition subsequent; ~~and~~

a credit card number processor that can associate said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number;

B1
a credit card number distributor that can send said limited-use credit card number to a user associated with said master credit card number; and
means for receiving information from said user, said information specifying limited uses for the limited-use credit card, said uses including said use-triggered condition.

Claims 22-27 (canceled)

Claim 28 (new): The credit card system of claim 1, wherein at least one of said limited use conditions is one or more selected from a group consisting of a specific time period, a specific merchant, a specific group of merchants, a specific type of transaction, and a specific number of transactions.

B2
Claim 29 (new): The credit card system of claim 1, comprising:
means for delivering said limited-use credit card number to a user associated with said master credit card number; and
means for receiving information from said user designating at least one of said limited-use conditions.

Claim 30 (new): The credit card system of claim 29, wherein said means for delivering comprises transmission means for downloading said limited-use credit card number to the user.

Claim 31 (new): The credit card system of claim 1, wherein said limited-use conditions include limiting the limited-use credit card number to a predetermined number of payments for a transaction with a single merchant.

Claim 32 (new): The credit card system of claim 1, wherein a card issuer specifies at least one of said limited-use conditions.

Claim 33 (new): The credit card system of claim 1, wherein a card user specifies at least one of said limited-use conditions.

Claim 34 (new): The credit card system of claim 21, wherein said specified use-triggered condition is satisfied when said limited-use credit card is used only once.

Claim 35 (new): The credit card system of claim 21, wherein said specified limited uses permit multiple transactions until said use-triggered condition is satisfied.

Claim 36 (new): The credit card system of claim 21, wherein said use-triggered condition is satisfied when charges accrued by the limited-use credit card number exceed at least one predetermined threshold selected from a total single charge, total charges over a limited time period, and total charge in a single transaction.

Claim 37 (new): The credit card system of claim 21, wherein said specified limited uses include limiting the limited-use credit card number to transactions with a single merchant.

Claim 38 (new): The credit card system of claim 21, wherein said specified limited uses include limiting the limited-use credit card number to transactions with a specific merchant as determined by first use.

Claim 39 (new): A credit card system, comprising:
means for maintaining a pool of credit card numbers which share identical formatting;
means for assigning a number of said credit card numbers from said pool to be master credit card numbers;

means for assigning a number of said credit card numbers from said pool to be limited-use credit card numbers, each of which are designated to be deactivated upon a use-triggered condition;

means for maintaining a first queue of the limited-use credit card numbers, each available for association with one of the assigned master credit card numbers;

means for maintaining a second queue containing assigned master credit card numbers requiring association with limited-use credit card numbers; and

means for associating, for each master credit card number at the front of the second queue, one or more limited-use credit card numbers from the first queue, wherein said one or more limited-use credit card numbers associated with a same master credit card at different times when the same master credit card number reaches the front of the second queue are random with respect to one another.

Claim 40 (new): The credit card system of claim 39, wherein said use-triggered condition is satisfied when said limited-use credit card is used only once.

Claim 41 (new): The credit card system of claim 39, wherein said limited-use credit card number is designated for multiple uses until said use-triggered condition is satisfied.

Claim 42 (new): The credit card system of claim 39, wherein said use-triggered condition is satisfied when charges accrued by the limited-use credit card number exceed at least one predetermined threshold selected from a total single charge, total charges over a limited time period, and total charge in a single transaction.

Claim 43 (new): The credit card system of claim 39, wherein said limited-use credit card is limited to transactions with a single merchant.

Claim 44 (new): The credit card system of claim 39, wherein said limited-use credit card number is limited to transactions with a specific merchant as determined by first use.

Claim 45 (new): A method of implementing a credit card system, comprising:
maintaining a pool of credit card numbers which share identical formatting;
assigning a number of said credit card numbers from said pool to be master credit card numbers;

assigning a number of said credit card numbers from said pool to be limited-use credit card numbers, each of which are designated to be deactivated upon a use-triggered condition;

maintaining a first queue of the limited-use credit card numbers each available for association with one of the plurality of master credit card numbers;

maintaining a second queue containing ones of said master credit card numbers users requiring association with limited-use credit card numbers; and

associating, for each master credit card number at the front of the second queue, one or more limited-use credit card numbers from the first queue, wherein said one or more limited-use credit card numbers associated with a same master credit card at different times when the same master credit card number reaches the front of the second queue are random with respect to one another.

Claim 46 (new): The method of claim 45, wherein said use-triggered condition is satisfied when said limited-use credit card is used only once.


Claim 47 (new): The method of claim 45, wherein said limited-use credit card number is designated for multiple uses until said use-triggered condition is satisfied.

Claim 48 (new): The method of claim 45, wherein said use-triggered condition is satisfied when charges accrued by the limited-use credit card number exceed at least one

predetermined threshold selected from a total single charge, total charges over a limited time period, and total charge in a single transaction.

Claim 49 (new): The method of claim 45, comprising limiting said limited-use credit card to transactions with a single merchant.

Claim 50 (new): The method of claim 45, comprising limiting said limited-use credit card number to transactions with a specific merchant as determined by first use.




Claim 51 (new): A credit card system, comprising:
a database of credit card numbers which share identical formatting;
a master credit card number assigner for assigning at least one credit card number from said database to be a master credit card number;
a limited-use credit card number assigner for assigning a least one credit card number from said database to be a limited-use credit card number, which is designated to be limited to one or more limited uses;

a credit card number processor for associating said master credit card number with said limited-use credit card number, while ensuring that said master credit card number cannot be discovered on the basis of said limited-use credit card number; and

a receiving unit for receiving information from a user of said master credit card, said information defining at least one said limited use of said limited-use credit card numbers, before using said limited use card in a transaction pertaining to said defined limited use.

Claim 52 (new): The credit card system of claim 51, wherein said defined limited use limits use of said limited-use credit card to only one use.

Claim 53 (new): The credit card system of claim 51, wherein said defined limited use designates said limited-use credit card number for multiple uses until deactivation upon occurrence of a use-triggered condition.

 Claim 54 (new): The credit card system of claim 51, wherein said use-triggered condition is satisfied when charges accrued by the limited-use credit card number exceed at least one predetermined threshold selected from a total single charge, total charges over a limited time period, and total charge in a single transaction.

Claim 55 (new): The credit card system of claim 51, wherein said defined limited use limits use of the limited-use credit card to transactions with a single merchant.

Claim 56 (new): The credit card system of claim 51, wherein said defined limited use limits use of the limited-use credit card to transactions with a specific merchant as determined by first use.
